

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

55-82. (Cancelled)

83. (New) A method for enabling a pretender to view information that is also displayed to a particular party, the method comprising:

receiving, through a first web page generated by first code, pretender identification information associated with a pretender;

using the pretender identification information to identify a set of applications available to the pretender

receiving, through a second web page generated by the first code,

information selecting an application from the set of applications,
and

an account identifier representative of an account of the particular party;

on the basis of the pretender identification information and the account identifier, verifying that the pretender is authorized to access the account; and

causing the first code to generate a third web page that displays, to the pretender, a view and information that is substantially similar to a view and information of a web page that would be displayed to the particular party were the particular party to access the account through

a selected application, the selected application being identified by the information selecting an application from the set of applications.

84. (New) The method of claim 83, further comprising:

in response to receiving the pretender identification information,
authenticating the pretender; and
starting a session in which the pretender interacts with the first code.

85. (New) The method of claim 83, further comprising:

retrieving access information that identifies applications that are available, through the first code, for use by the authenticated pretender; and
providing to a computing system associated with the pretender, the retrieved access information for storage in an access information field of a text file associated with the session of the pretender with the first code.

86. (New) The method of claim 82, further comprising:

retrieving account information that identifies programs associated with the selected application, the programs being available for use by the pretender through a selected application to access account data associated with the account of the particular party; and
providing, to a computing system associated with the pretender, the retrieved account information for storage in an account-information field of a text file associated with the session.

87. (New) The method of claim 86, wherein the retrieved account information specifies a right selected from the group consisting of: a right of the pretender to execute a program from within a selected application; a right of the pretender to change a

parameter of an account of the particular party; and a right of the pretender to access a database.

88. (New) The method of claim 83, wherein the third web page displays an icon representative of a program that is executable from within the selected application to provide the pretender with access to account data associated with the account of the particular party.

89. (New) The method of claim 83, wherein, when the third web page displays information indicating that the pretender is impersonating the particular party.

90. (New) The method of claim 83, wherein the pretender identification information comprises a user identifier and an authenticator.

91. (New) The method of claim 83, wherein the set of applications comprises an application selected from the group consisting of:

an application for accessing a retirement account,

an application for accessing an investment account, and

an application for accessing a benefits account.

92. (New) A computer-program product, stored on a computer-readable medium, the computer-program product comprising software for enabling a pretender to view information that is also displayed to a particular party, the software comprising instructions that cause a processor to:

receive, through a first web page generated by first code, pretender identification information associated with a pretender;

use the pretender identification information to identify a set of applications available to the pretender

receive, through a second web page generated by the first code,

information selecting an application from the set of applications,
and

an account identifier representative of an account of the particular
party;

on the basis of the pretender identification information and the account
identifier, verify that the pretender is authorized to access the account;
and

cause the first code to generate a third web page that displays, to the
pretender, a view and information that is substantially similar to a view
and information of a web page that would be displayed to the
particular party were the particular party to access the account through
a selected application, the selected application being identified by the
information selecting an application from the set of applications.

93. (New) The computer-program product of claim 92, wherein the computer-program
product further comprises instructions that cause the processor to:

in response to receipt of the pretender identification information,

authenticate the pretender; and

start a session in which the pretender interacts with the first code.

94. (New) The computer-program product of claim 93, further comprising instructions
that cause the processor to:

retrieve access information that identifies the remote user applications that are
available for use by the authenticated pretender through the first code; and

provide, in a computing system associated with the pretender, the retrieved access
information for storage in an access-information field of a text file associated with
the session.

95. (New) The computer-program product of claim 92, further comprising instructions that cause the processor to:

retrieve account information that identifies programs associated with the selected application, the programs being available for use by the pretender through a selected application to access account data associated with the account of the particular party; and

provide, to a computing system associated with the pretender, the retrieved account information for storage in an account-information field of a text file associated with the session.

96. (New) The computer-program product of claim 95, wherein the retrieved account information specifies a right selected from the group consisting of: a right of the pretender to execute a program from within a selected application; a right of the pretender to change a parameter of an account of the particular party; and a right of the pretender to access a database.

97. (New) The computer-program product of claim 92, wherein the instructions to cause the processor to generate a third web page comprise instructions to cause the processor to:

generate a third web page that, when rendered by a web browser, displays an icon representative of a program that is executable from within the selected application to provide the pretender with access to account data associated with the account of the particular party.

98. (New) The computer-program product of claim 92, wherein the instructions to cause the processor to generate a third web page comprise instructions to cause the processor to:

generate a third web page that, when rendered by a web browser, displays information indicating that the pretender is impersonating the particular party.

99. (New) The computer-program product of claim 92, wherein the instructions for receiving pretender identification information comprise instructions to receive a user identifier and an authenticator.
100. (New) The computer-program product of claim 92, wherein the instructions that cause a processor to identify a set of applications comprise instructions for selecting an application from the group consisting of: an application for accessing a retirement account, an application for accessing an investment account, and an application for accessing a benefits account.
101. (New) An apparatus for enabling a pretender to view information that is also displayed to a particular party, the apparatus comprising:
- a processor; and
 - a memory comprising instructions that cause the processor to:
 - receive, through a first web page generated by first code, pretender identification information associated with a pretender;
 - use the pretender identification information to identify a set of applications available to the pretender
 - receive, through a second web page generated by the first code, information selecting an application from the set of applications, and an account identifier representative of an account of the particular party;
 - on the basis of the pretender identification information and the account identifier, verify that the pretender is authorized to access the account; and
 - cause the first code to generate a third web page that displays, to the pretender, a view and information that is substantially similar to a view

and information of a web page that would be displayed to the particular party were the particular party to access the account through a selected application, the selected application being identified by the information selecting an application from the set of applications.

102. (New) The apparatus of claim 101, wherein the memory further comprises instructions that cause the processor to:

authenticate the pretender; and

start a session in which the pretender interacts with the first code.

103. (New) The apparatus of claim 102, wherein the memory further comprises instructions that cause the processor to:

retrieve access information that identifies the applications that are available, through the first code, for use by the authenticated pretender; and

provide, to a computing system associated with the pretender, the retrieved access information for storage in an access-information field of a text file associated with the session.

104. (New) The apparatus of claim 101, wherein the memory further comprises instructions that cause the processor to:

retrieve account information that identifies programs associated with the selected application, the programs being available for use by the pretender through the selected application to access account data associated with the account of the particular party; and

provide, to a computing system associated with the pretender, the retrieved account information for storage in an account-information field of a text file associated with the session.

105. (New) The apparatus of claim 104, wherein the retrieved account information specifies a right selected from the group consisting of: a right of the pretender to execute a program from within the selected application; a right of the pretender to change a parameter of the second account; and a right of the pretender to access a database.
106. (New) The apparatus of claim 101, wherein the memory comprises instructions to cause the processor to:
- generate a third web page that, when rendered by a web browser, displays an icon representative of a program that is executable from within the selected application to provide the pretender with access to account data associated with the account of the particular party.
107. (New) The apparatus of claim 101, wherein the memory comprises instructions to cause the processor to:
- generate a third web page that, when rendered by a web browser, displays information indicating that the pretender is impersonating the particular party.
108. (New) The apparatus of claim 101, wherein the pretender identification information comprises a user identifier and an authenticator.
109. (New) The apparatus of claim 101, wherein the set of applications comprises an application selected from the group consisting of: a remote user application for use in accessing a retirement account, a remote user application for use in accessing an investment account, and a remote user application for use in accessing a benefits account.